

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OKLAHOMA

**FILED**

AUG 12 1998

TIMOTHY R. WALBRIDGE, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

In re: )  
)  
**JERRY EUGENE GAILEY,** )  
SS # 441-68-5642 )  
and )  
**PEGGY ARLENE GAILEY,** )  
SS # 486-64-9765 )  
) Case No. 98-00065-R  
Debtors. ) (Chapter 7)

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**PROVIDIAN NATIONAL BANK,** )  
)  
Plaintiff, )  
)  
vs. ) Adversary No. 98-0093-R  
)  
**JERRY EUGENE GAILEY and** )  
**PEGGY ARLENE GAILEY,** )  
)  
Defendants. )

**JUDGMENT**

(Form 32, F.R.Civ.P. Tit. 28, U.S.C.)

This action came on before the Court pursuant to the stipulations of the parties as evidenced by counsels' signatures on the stipulated Order for Judgment filed concurrently herewith. On the basis of said stipulations,

**It is Ordered and Adjudged**

The Plaintiff, **PROVIDIAN NATIONAL BANK**, ("**PROVIDIAN**"), recover judgment of the Defendants, **JERRY EUGENE GAILEY and PEGGY ARLENE GAILEY**, and each of them, in the sum of One Thousand Five Hundred and No/100 Dollars (\$1,500.00), with interest thereon at the rate of eighteen percent per annum (18% A.P.R.), and that said sums are determined to be non-dischargeable pursuant to § 523(a)(2)(A), Tit. 11, U.S.C.

Execution on this judgment shall be stayed as long as the Defendants commence installment payments on or before the first day of September 1998, in the amount of \$100.00, and maintains like installments to be due and paid on or before the first day of each succeeding month thereafter, each in the amount of \$100.00 per month, until paid in full, which should extend over a period of approximately eighteen (18) months, **PROVIDED, HOWEVER**, in the event of default in any timely payment called for by this Order and resulting judgment, the entire balance shall immediately become due and payable without further notice to the Plaintiff, for all of which, let execution immediately thereafter issue.

**DATED** at Tulsa, Oklahoma, this 11 day of August, 1998

A handwritten signature in cursive script, appearing to read "Dana L. Rasure", written over a horizontal line.

**Dana L. Rasure, United States Bankruptcy Judge**

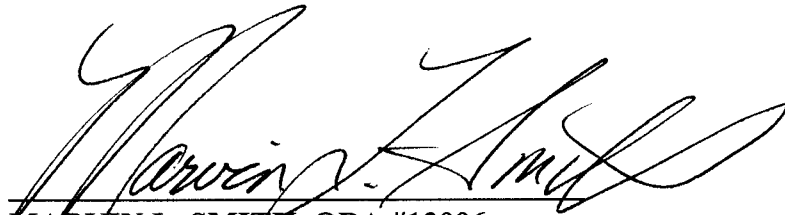
**APPROVED AS TO FORM AND CONTENT:**

A handwritten signature in black ink, appearing to read 'T. A. Fisher', written over a horizontal line.

**TIMOTHY A. FISHER, OBA #15899**

Flowers & Finlayson, P.C.  
2021 So. Lewis Ave., Ste. 640  
Tulsa, OK 74104  
918-742-4000

ATTORNEY FOR PLAINTIFF,  
PROVIDIAN NATIONAL BANK

A handwritten signature in black ink, appearing to read 'Marvin L. Smith', written over a horizontal line.

**MARVIN L. SMITH, OBA #13006**

First National Bank Building, Suite 414  
Miami, OK 74354  
918-542-7035

ATTORNEY FOR DEFENDANTS,  
JERRY EUGENE GAILEY and  
PEGGY ARLENE GAILEY